PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

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Applicant's or agent's file reference	FOR FURTHER ACTION	See Form PCT/IPEA/416
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International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/AU2004/000806	18 June 2004	19 June 2003

International Patent Classification (IPC) or national classification and IPC

Int. Cl. [7] G06F017/60

Applicant

SHARE-TECH SOFTWARE PTY LTD et al

1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.
2. This REPORT consists of a total of 6 sheets, including this cover sheet.
3. This report is also accompanied by ANNEXES, comprising:
   a. [X] *(sent to the applicant and to the International Bureau)* a total of **2** sheets, as follows:
      - [X] sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).
      - [ ] sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.

   b. [ ] *(sent to the International Bureau only)* a total of (indicate type and number of electronic carrier(s)) , containing a sequence listing and/or table related thereto, in computer readable form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).
4. This report contains indications relating to the following items:

[X]	Box No. I	Basis of the report
[ ]	Box No. II	Priority
[ ]	Box No. III	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
[ ]	Box No. IV	Lack of unity of invention
[X]	Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
[ ]	Box No. VI	Certain documents cited
[ ]	Box No. VII	Certain defects in the international application
[ ]	Box No. VIII	Certain observations on the international application

Date of submission of the demand	Date of completion of the report
8 January 2005	21 July 2005
Name and mailing address of the IPEA/AU	Authorized Officer
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	**J.W. THOMSON** Telephone No. (02) 6283 2214

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.
PCT/AU2004/000806

Box No. I Basis of the report

1. With regard to the **language**, this report is based on the international application in the language in which it was filed, unless otherwise indicated under this item.

   ☐ This report is based on translations from the original language into the following language which is the language of a translation furnished for the purposes of:

   ☐ international search (under Rules 12.3 and 23.1 (b))

   ☐ publication of the international application (under Rule 12.4)

   ☐ international preliminary examination (under Rules 55.2 and/or 55.3)

2. With regard to the **elements** of the international application, this report is based on (*replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report*):

   ☐ the international application as originally filed/furnished

   ☒ the description:

   pages **1 – 14** as originally filed/furnished
   pages* received by this Authority on with the letter of
   pages* received by this Authority on with the letter of

   ☒ the claims:

   pages as originally filed/furnished
   pages* as amended (together with any statement) under Article 19
   pages* **15 – 16** received by this Authority on **29 June 2005** with the letter of **29 June 2005**
   pages* received by this Authority on with the letter of

   ☒ the drawings:

   pages **1/3 – 3/3** as originally filed/furnished
   pages* received by this Authority on with the letter of
   pages* received by this Authority on with the letter of

   ☐ a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.

3. ☐ The amendments have resulted in the cancellation of:

   ☐ the description, pages
   ☐ the claims, Nos.
   ☐ the drawings, sheets/figs
   ☐ the sequence listing (*specify*):
   ☐ any table(s) related to the sequence listing (*specify*):

4. ☐ This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

   ☐ the description, pages
   ☐ the claims, Nos.
   ☐ the drawings, sheets/figs
   ☐ the sequence listing (*specify*):
   ☐ any table(s) related to the sequence listing (*specify*):

* *If item 4 applies, some or all of those sheets may be marked "superseded."*

Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims 1 – 9	YES
	Claims	NO
Inventive step (IS)	Claims 1 – 9	YES
	Claims	NO
Industrial applicability (IA)	Claims 1 – 9	YES
	Claims	NO

2. Citations and explanations (Rule 70.7)

D1: WO-2003015043-A1 (Codron) 20 February 2003
D2: US-20030009426-A1 (Ruiz-Sanchez) 9 January 2003
D3: US-20020099648-A1 (DeVoe et al.) 25 July 2002
D4: US-6418436-A (Degen et al.) 9 July 2002
D5: WO-2002052460-A1 (Christie) 4 July 2002
D6: US-20020073021-A1 (Ginsberg et al.) 13 June 2002
D7: WO-2001055941-A2 (Monical et al.) 2 August 2001
D8: US-6095413-A (Tetro et al.) 1 August 2000

Document D1:

Citation D1 discloses a credit card security system in which a credit card bearing data corresponding to the cardholders account is used in credit card account transactions, and via a security server arranged to receive card holder account data, a message is immediately sent to at least a mobile phone account or to an email account in the name of the cardholder. Transaction data is communicated to the vendor and the vendor communicated card holder account data to the security server whereby the security server responds to the credit card holder account data by addressing at least a mobile phone or email account by sending an SMS message. Cards may include credit cards, debit cards, payment cards, smart cards, stored value cards and the like. The term "immediately" is define to be often less than 30 seconds but usually less than 300 seconds and is construed to mean in "real-time". The message to cardholder regarding the transaction may require a response such as a default "stop" or "proceed" message to stop or expedite the transaction.

Citation D1 does not anticipate the present invention since if does not disclose all claimed essential features, in particular the provision of an alerting or notification means regarding changes in wagering conditions related to a sporting event.

Document D2:

Citation D2 discloses a notification system for fraudulent electronic transactions on credit cards by persons using a stolen identity on a latent money transaction using an ATM machine, bank service or credit/loan [Abstract]. The system and method detects fraudulent transactions and includes notifying customers, in real-time, of transactions being executed, and validating the transaction based on a threshold of a set of criteria. Citation D2 further discloses a system which transmits to specified customers using a unified messaging system (computer, fax, e-mail) at times subsequent to information requests of said executed transaction, a standard notification or an alarm threshold violation notification [0017] The system utilises VPN within public telecommunication networks [0018]. The system discloses a standard notification or an alarm threshold violation notification for said transaction classes to the customer and third party institutions [0019, 0020]. Information requests may be made using dual pager/cell phone text message format [0034, 0055, 0056, 0057, 0058, 0060 and Figure 11] with standard notification and threshold violation notification information disclosed in paragraphs 0038 and 0039, and figures 15 and 16, respectively.

Citation D2 does not anticipate the present invention since it does not disclose all claimed essential features, in particular the provision of an alerting or notification means regarding changes in wagering conditions related to a sporting event.

Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of: Box V

Document D3:

Citation D3 discloses a credit card account possessing increased protection against fraud, where the managed account has a usage line which contains rules for accessing the line of credit [Abstract]. Disclosed is a method of conducting credit card transactions where the authorised user limits the exposure to fraud [0001]. The system utilises communications means including telephonic, computerised, digitised, optical, radio, fax, television, wire, laser, and telepathy [0005]. Credit card means encompasses all forms of cards including check cards, ATM cards, bank cards, credit cards, gift certificate cards, and accounts administered over the internet [005]. The usage line is idiosyncratically human in focus, accounting for buying patterns, travel plans, preferred merchants, timeframes and geographic considerations, size and frequency of transactions, threshold levels for rejection of the card transaction and, contact details for, if the transaction is rejected, the cardholder to be notified [0008]. The merchant accepts the transaction or notifies the user as claimed in Claim 1. The authorised user can not only view transactions that were approved, but also transactions that were declined with full details of the transactions. These details will assist the card holder in analysis of foiled fraudulent attempts on the account [0011].

While paragraphs 0023 and 0024 disclose communications of acceptance or declination of the transaction to the merchant, the cardholder is not directly alerted to fraudulent use of the card.

Citation D3 does not anticipate the present invention since it does not disclose all claimed essential features, in particular the provision of an alerting or notification means regarding changes in wagering conditions related to a sporting event.

Document D4:

Citation D4 advocates that considerable amounts of credit card fraud could be averted by logging usage records of fraudulent names, addresses, phone numbers, social security numbers and other personal information. However, false positive matches of credit card activity may occur which may effect the user or client. Citation D4 discloses a system whereby fraudulent credit card activity is detected and where a scoring of the reliability of the fraud match is indicated. The fraud match is based on a comparison of information provided by the client and that stored in the fraud database [Column 1, lines 58 – 67]. Citation D4 discloses a system in which clients are provided with connectivity to the risk database for file transfer and general access, and are provided connectivity to mainframe for receipt of fraud alerts and queue information [Column 2, lines 62 – 67]. If a match is found between the contact event information and the fraud information, the method further includes issuing an on-line alert to the client and queuing the information for manual review by the particular client [Column 3, line 65 – column 4, line 1].

Citation D4 does not anticipate the present invention since it does not disclose all claimed essential features, in particular the provision of an alerting or notification means regarding changes in wagering conditions related to a sporting event.

Document D5:

Citation D5 discloses a credit and debit card fraud protection system which anticipates all features of Claim 9 of the present invention. The described system is one in which the cardholder established a service account within which the type of service is specified, and depending on the type of subsequent transaction for which the card is used, the cardholder is alerted to fraudulent use of a card based on analysis of "pre-arranged approval criteria" [Page 4, line 5] by the credit card transaction fraud assessment gateway. A message is sent to the cardholder via SMS indicating the transaction details and may be received on mobile telephone, pager or email via the user's internet service provider to a mobile or desktop email terminal.

Citation D5 does not anticipate the present invention since it does not disclose all claimed essential features, in particular the provision of an alerting or notification means regarding changes in wagering conditions related to a sporting event.

Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of: **Box V**

Document D6:

Citation D6 discloses a system and method for real-time interactive wagering on event outcomes including financial markets and indices, sporting and entertainment events, *etc.* Wager transactions including acceptance and confirmation are conducted in real-time, in addition to real-time credit management, automatic price spread and dealer and client credit limits [Abstract].

Citation D6 discloses real-time interactive wagering on event outcomes [0012] with real-time and automatic transaction conformation [0013], management of client wagering credit [0014]; wager-tracking indices [0015] and other features [0021].

The system comprises a data processing computer and plurality of client workstations (personal computers, laptop computers, mainframe computers, dumb terminals, PDAs, cellular phones or other portable devices having network capabilities) which communicate interactively via a network (Internet, Ethernet, token ring, token bus or other communications medium) with clients via preferably an internet web site [0020; 0028 – 0031].

Clients open accounts with "the house" or wagering system provider as disclosed in paragraph 0031. Client credit, financial information, wagering parameters and credentials in the wagering system are described in paragraph 0032. The system provides a risk notification function whereby the client may be informed of non-qualification to participate in an event [0032]. The system automatically manages and updates the clients credit in real time, and presents to the client an amount that the client is authorised to wager [0033]. Further, not only does the system update and manages the clients credit details in real time but also updates the displayed list of event on which the client is authorised to wager [0031 – 0034]. Displayed wager prices are displayed in real time as price changes occur [0039].

The system provides each client with a customisable display which allows the client to select specific information for display – available events, prices, funds, *etc.* [0040].

The real-time nature of the wagering process and the client's interaction are described in paragraphs 0045 to 0054, and in particular, real-time confirmation message in paragraph 0051. Further, if certain criteria is met during wagering where too much has been wagered or lost, the system can warn or prevent the client from wagering further [0063].

Usage and management of cardholder's card is disclosed in paragraphs 0057 to 0076 and in claims 50 and 51.

However, D6 does not specifically disclose a history server for the purpose of scanning transactional data.

Citation D6 does not anticipate the present invention since it does not disclose all claimed essential features.

Document D7:

Citation D7 discloses an online internet wagering system [page 2, lines 18 – 26] for wagering or betting on sports events, political elections *etc.* by registered users having established accounts such as credit cards. Bets may be placed over a distributed communications network having a plurality of users' computer systems connected to the network using the wagering system [Claims 1, 2]. The system established basic conditions on the bet and its win-lose evaluation, and acts as a totalisator as discussed in the section "Wager Resolution Process" [pages 11 – 13]. When the outcome of the wager is determined, the system transfers an appropriate amount of funds from the loser's account to the winner's account [page 2, line 23 – 26]. Users of the betting system register with the provider of the betting service to gain access to the service as disclosed in "New User Registration" [page 4, line 15 to page 6, line 21] and are provided with an "instant betting function whereby entry forms for certain events can be brought up..." [page 7, lines 21 – 22].

Notification or messaging services are disclosed on page 8, lines 1 – 15 and page 12, line 8; and specifically, wagering notification system in the "Display or Match Unmatched Wager" [page 9], and "Display Associated Wagers" [page 10] wherein the status of unmatched wagers and basic wager information can be displayed. Further, in the section "Community Wagering" [pages 13 – 14] "...when the first user posts the unmatched wager via a screen called up from the discussion group software, the wagering system may notify other users via an automatically generated chat massage, an instant message, an e-mail or the like." [page 14, lines 6 – 8].

Citation D7 does not anticipate the present invention since it does not disclose all claimed essential features.

Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of: **Box V**

Document D8:

Citation D8 discloses electronic credit card transactions having advanced measures for detecting fraudulent misuse. Citation D8 discloses methods of verifying the validity of a transaction by obtaining information from the card used which is not easily obtained by or from a fraudulent user. At the time of transaction, the user is prompted to reveal information such as credit card information, address and social security number, which is compared to information stored in a data base. If the provided information does not comply with the known stored registered information, the transaction is terminated. The telephone number of the remote uses is collected and compared with a list of known barred or blocked numbers. If the phone number of the transaction matched a barred number the transaction is terminated. Further, if a legitimate user of a card may commit fraudulent transactions of which a history of abuse is logged in the database so that a vendor may be notified of continued attempts of card abuse for which the user may be refused further service. Threshold limits may be imposed on expenditure per day, week, month, etc, thus limiting the extent of fraudulent use by unknown users or the level of 'friendly fraud' which occurs when a user attempts to exceed the card threshold. When access to the credit card account is denied the user may be notified of the reasons [Claim 5].

Citation D8 does not anticipate the present invention since it does not disclose all claimed essential features.

CLAIMS:

1. A method of monitoring changes in an information set of wagers placed on the outcome of a sporting contest, the method comprising the steps of:

   a. a principal entering into an agreement with a service provider to provide real time activity monitoring service, the principal defining at least one parameter about the information set for at least one change in the information set about which the principal wishes to be alerted;

   b. the service provider monitoring a predetermined information set in real-time, according to the principals at least one parameter using at least one computer, and

   c. the service provider providing a real-time alert message to the principal via a remote communications device (RCD) when the at least one change according to the principal's at least one parameter occurs.

2. A method as claimed in claim 1 wherein the service provider utilises a totalisor agency database to monitor the wagering activity.

3. A method as claimed in claim 1 wherein the real-time monitoring and alert message occur prior to the outcome of the sporting contest to which the principal's at least one parameter relates.

4. A method as claimed in claim 1 wherein the remote communications device (RCD) comprises the principal's fixed or mobile telephone, a personal computing device or a facsimile or pager of the principal.

5. A method as claimed in claim 1 wherein the principal's RCD has a software component which can be used to send an input command to a software environment that is running on the network of computer systems of the service provider in response to the input command the software environment sends a local input command to a software environment component that processes the command and which responds by issuing a local output command to a server infrastructure which in turn sends a remote output command to the principal's RCD, and in response to a remote output commands, the RCD issues or displays an alert output.

6. A method as claimed in claim 1 wherein the principal can define parameters of a situation in which alert messages are to be issued.

7. A method as claimed in claim 1 wherein the service provider uses a network of computers or computer systems to monitor the an information set of wagers placed on the outcome of a sporting contest.

8. A method according to claim 6 wherein the network is adapted to send and receive information to and from a wager agency data server which contains a real time information set of wagers placed on the outcome of a sporting contest.

9. A method according to claim 1 further comprising the step of providing at least one history server, the purpose of which is to provide data to any of the computers, the history server scanning all the information set as it becomes available so that the data never needs to be requested from an outside source more than once, the history server storing the data in a database to prevent the need to request the same information numerous times.